

Information to identify the case:		
Debtor 1	Joseph D. Caputo	Social Security number or ITIN xxx-xx-7096
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Ruth N. Caputo	Social Security number or ITIN xxx-xx-1937
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 4/12/17
Case number: 17-21491-JAD		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph D. Caputo	Ruth N. Caputo
2. All other names used in the last 8 years		
3. Address	P.O. Box 5 Fredericktown, PA 15333	P.O. Box 5 Fredericktown, PA 15333
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 5/22/17
<p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.</p>		

For more information, see page 2

Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting

Filing deadline: 10/10/17

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

6/26/17 at 03:00 PM, Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joseph D. Caputo
 Ruth N. Caputo
 Debtors

Case No. 17-21491-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 309I

Page 1 of 3
 Total Noticed: 58

Date Rcvd: May 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2017.

db/jdb
 aty +Joseph D. Caputo, Ruth N. Caputo, P.O. Box 5, Fredericktown, PA 15333-0005
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 14401820 +Advanced Recovery System, 901 E 8th Ave Ste 206, King Of Prussia, PA 19406-1354
 14401821 +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14401823 At&T, Po Box 57907 Attn: Dispute Investigatio, Murray, UT 84157-0907
 14401825 +Certegey, P.O. Box 30046, Tampa, FL 33630-3046
 14401826 +Chase, Po Box 24696, Columbus, OH 43224-0696
 14401827 Chase Manhattan Bank, PO Box 830016, Baltimore, MD 21283
 14401828 Citifinancial, PO Box 830016, Baltimore, MD 21283
 14401829 +Colonial Acceptance, 312 Fallowfield Ave, Charleroi, PA 15022-1405
 14401837 ECS of Pennsylvania, P.O. Box 5020, Knoxville, TN 37950
 14401835 +Eagle Emergency Care Inc., PO Box 28, Washington, PA 15301-0028
 14401841 +HVHS, 2 Peartree Way, Beaver, PA 15009-1954
 14401843 +KML Law Group, Suite 5000-Mellon Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 14521962 Louis A. Johnson VA Medical Center, Pne Medical Center Drive, Clarksburg, WV 26301
 14401846 +Masterfin, 333 South Anita Drive Suite 150, Orange, CA 92868-3320
 14401848 +Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
 14401850 Mon valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
 14401851 +National City, Pob 400104, Pittsburgh, PA 15278-0001
 14401852 +Natl Recover, 4201 Crums Mill Rd, Harrisburg, PA 17112-2893
 14401853 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
 14521973 +PA Department Of Labor & Industry, PO Box 28405, Harrisburg, PA 17128-0001
 14401857 +Revenue Recovery, P O Box 2698, Knoxville, TN 37901-2698
 14401859 Sears Roebuck and Co., P.O. Box 2400, Omaha, NE 68103-2400
 14401862 +United Collect Bureau, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501
 14401864 +Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398
 14401865 +Washington Hospital, ATTN: Ed Scheddy, 155 Wilson Avenue, Washington, PA 15301-3398
 14401869 +Windstream, 1720 Galleria Boulevard, Charlotte, NC 28270-2408
 14401870 +Windstream, Attn: Support Services, 1720 Galleria Blvd., Charlotte, NC 28270-2408
 14401872 +Zenith Acquisition, 220 John Glenn Dr # 1, Amherst, NY 14228-2246

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcclrathlaw.com May 23 2017 01:21:31 Paul W. McElrath, Jr.,
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 23 2017 01:22:16 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov May 23 2017 01:22:25
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14401822 +EDI: ACCE.COM May 23 2017 01:04:00 Asset Acceptance, Po Box 2036, Warren, MI 48090-2036
 14401866 EDI: CHASE.COM May 23 2017 01:04:00 Washington Mutual, Po Box 1093,
 Northridge, CA 91328
 14401824 +EDI: CAPITALONE.COM May 23 2017 01:04:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 14401831 +EDI: WFNNB.COM May 23 2017 01:04:00 Comenity Bank/Express, Po Box 182789,
 Columbus, OH 43218-2789
 14401832 +EDI: CCUSA.COM May 23 2017 01:03:00 Credit Coll/Usa, Po Box 873,
 Morgantown, WV 26507-0873
 14401833 +E-mail/Text: hariasdiaz@creditmanagementcompany.com May 23 2017 01:22:57
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 14401834 +E-mail/Text: hariasdiaz@creditmanagementcompany.com May 23 2017 01:22:57
 Credit Management Company, 2121 Noblestown Road, Pittsburg, PA 15205-3956
 14401838 +EDI: AMINFOFP.COM May 23 2017 01:04:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 14401839 EDI: RMSC.COM May 23 2017 01:04:00 Gemb/Jcp, Po Box 984100, El Paso, TX 79998
 14401840 +EDI: HFC.COM May 23 2017 01:04:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 14401842 +EDI: CHASE.COM May 23 2017 01:04:00 JP Morgan Chase Bank, 7255 Baymeadows Way,
 Mailstop JAXB2007, Jacksonville, FL 32256-6851
 14401844 +EDI: RESURGENT.COM May 23 2017 01:04:00 LVNV Funding, Citibank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14401845 EDI: RESURGENT.COM May 23 2017 01:04:00 LVNV Funding, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 14401847 +EDI: MID8.COM May 23 2017 01:04:00 Midland Credit Management, 8875 Aero Dr,
 San Diego, CA 92123-2255
 14401854 +E-mail/Text: ebn@vativrecovery.com May 23 2017 01:21:51 Palisades Collection,
 210 Sylvan Ave, Englewood, NJ 07632-2510
 14401855 EDI: Q3G.COM May 23 2017 01:05:00 Quantum3 Group LLC, P.O. Box 788,
 Kirkland, WA 98083-0788

District/off: 0315-2

User: bsil
Form ID: 309I

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Total Noticed: 58

Date Rcvd: May 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14401856 EDI: RESURGENT.COM May 23 2017 01:04:00 Resurgent Capital Services, PO Box 10826, Greenville, SC 29603-0826
14401858 EDI: RESURGENT.COM May 23 2017 01:04:00 Roundup Funding, LLC, MS 550, P.O. Box 91121, Seattle, WA 98111-9221
14401860 +E-mail/Text: ebmasterling@weltman.com May 23 2017 01:21:53 Shaws Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4601
14401863 +EDI: VERIZONWIRE.COM May 23 2017 01:04:00 Verizon Wireless/Great, 1515 Woodfield Rd Stel40, Schaumburg, IL 60173-6046
14401867 +E-mail/Text: bankruptcy@firstenergycorp.com May 23 2017 01:22:37 West Penn Power, c/o First Energy, Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
14401868 +EDI: WFNNB.COM May 23 2017 01:04:00 Wfnnb/Express, Po Box 330066, Northglenn, CO 80233-8066
14401871 +E-mail/Text: bncmail@w-legal.com May 23 2017 01:22:43 World Financial Network National Bank, Value City Furniture, c/o Weinstein & Riley, P.S., 2101 Fourth Avenue, Suite 900, Seattle, WA 98121-2339
14401836 EDI: ECAST.COM May 23 2017 01:04:00 eCAST Settlement Corp., Post Office Box 35480, Newark, NJ 07193-5480

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
14521938* JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
14521939* +Advanced Recovery System, 901 E 8th Ave Ste 206, King Of Prussia, PA 19406-1354
+Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14521940* +Asset Acceptance, Po Box 2036, Warren, MI 48090-2036
14521941* At&T, Po Box 57907 Attn: Dispute Investigatio, Murray, UT 84157-0907
14521986* +CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406, WILMINGTON DE 19801-2920
(address filed with court: Washington Mutual, Po Box 1093, Northridge, CA 91328)
14521942* +Capital One, PO Box 71083, Charlotte, NC 28272-1083
14521943* +Certegey, P.O. Box 30046, Tampa, FL 33630-3046
14521944* +Chase, Po Box 24696, Columbus, OH 43224-0696
14521945* Chase Manhattan Bank, PO Box 830016, Baltimore, MD 21283
14521946* Citifinancial, PO Box 830016, Baltimore, MD 21283
14521947* +Colonial Acceptance, 312 Fallowfield Ave, Charleroi, PA 15022-1405
14401830* +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405
14521948* +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405
14521949* +Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789
14521950* +Credit Coll/Usa, Po Box 873, Morgantown, WV 26507-0873
14521951* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14521952* +Credit Management Company, 2121 Noblestown Road, Pittsburg, PA 15205-3956
14521955* ECS of Pennsylvania, P.O. Box 5020, Knoxville, TN 37950
14521953* +Eagle Emergency Care Inc., PO Box 28, Washington, PA 15301-0028
14521956* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14521957* Gemb/Jcp, Po Box 984100, El Paso, TX 79998
14521959* +HVHS, 2 Peartree Way, Beaver, PA 15009-1954
14521958* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
14521960* +JP Morgan Chase Bank, 7255 Baymeadows Way, Mailstop JAXB2007, Jacksonville, FL 32256-6851
14521961* +KML Law Group, Suite 5000-Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
14521963* +LVNV Funding, Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14521964* LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14521965* +Masterfin, 333 South Anita Drive Suite 150, Orange, CA 92868-3320
14521966* +Midland Credit Management, 8875 Aero Dr, San Diego, CA 92123-2255
14521967* +Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
14401849* Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
14521968* Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
14521969* Mon valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14521970* +National City, Pob 400104, Pittsburgh, PA 15278-0001
14521971* +Nat'l Recover, 4201 Crums Mill Rd, Harrisburg, PA 17112-2893
14521972* Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
14521974* +Palisades Collection, 210 Sylvan Ave, Englewood, NJ 07632-2510
14521975* Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
14521976* Resurgent Capital Services, PO Box 10826, Greenville, SC 29603-0826
14521977* +Revenue Recovery, P O Box 2698, Knoxville, TN 37901-2698
14521978* Roundup Funding, LLC, MS 550, P.O. Box 91121, Seattle, WA 98111-9221
14521979* Sears Roebuck and Co., P.O. Box 2400, Omaha, NE 68103-2400
14521980* +Shaws Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4601
14521981* +Southwest Gastroenterology, 3515 Washington Road, Suite 570, McMurray, PA 15317-3070
14521982* +United Collect Bureau, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501
14521983* +Verizon Wireless/Great, 1515 Woodfield Rd Stel40, Schaumburg, IL 60173-6046
14521984* +Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398
14521985* +Washington Hospital, ATTN: Ed Scheddy, 155 Wilson Avenue, Washington, PA 15301-3398
14521987* +West Penn Power, c/o First Energy, Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
14521988* +Wfnnb/Express, Po Box 330066, Northglenn, CO 80233-8066
14521990* +Windstream, Attn: Support Services, 1720 Galleria Blvd., Charlotte, NC 28270-2408

District/off: 0315-2

User: bsil
Form ID: 309I

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Total Noticed: 58

Date Rcvd: May 22, 2017

***** BYPASSED RECIPIENTS (continued) *****
14521989* +Windstream, 1720 Galleria Boulevard, Charlotte, NC 28270-2408
14521991* +World Financial Network National Bank, Value City Furniture, c/o Weinstein & Riley, P.S.,
2101 Fourth Avenue, Suite 900, Seattle, WA 98121-2339
14521992* +Zenith Acquisition, 220 John Glenn Dr # 1, Amherst, NY 14228-2246
14521954* eCAST Settlement Corp., Post Office Box 35480, Newark, NJ 07193-5480
14401861 ##+Southwest Gastroenterology, 3515 Washington Road, Suite 570, McMurray, PA 15317-3070
TOTALS: 1, * 55, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 22, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Joseph D. Caputo ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Joint Debtor Ruth N. Caputo ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5